LITTLETON, JOYCE, UGHETTA, PARK & KELLY LLP

Wendy B. Shepps (WS-1207)

Attorneys for Defendant Cohen & Slamowitz, LLP

39 Broadway, 34th Floor

New York, New York 10006

(212) 404-5777

UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK

MOVED TIPO

MOHAMMED TIPOO,

on behalf of himself and the class : 11-CV-6046

Plaintiff,

: ANSWER TO
- against - : AMENDED

: CLASS ACTION: COMPLAINT

COHEN & SLAMOWITZ, LLP

Defendant.

------X

Defendant, COHEN & SLAMOWITZ, LLP (hereinafter "Defendant or "COHEN & SLAMOWITZ"), by its attorneys, LITTLETON, JOYCE, UGHETTA, PARK & KELLY LLP hereby responds, upon information and belief, to the Plaintiff's Amended Class Action Complaint ("Complaint"), as follows:

FIRST: Denies knowledge or information sufficient to form a belief as to the truth of each and every allegation contained within paragraph "1" of Plaintiff's Complaint.

SECOND: Denies knowledge or information sufficient to form a belief as to the truth of each and every allegation contained within paragraph "2" of Plaintiff's Complaint, and in addition, refers all questions of law to the trial court for judicial determination.

THIRD: Denies knowledge or information sufficient to form a belief as to the truth of each and every allegation contained within paragraph "3" of Plaintiff's Complaint, and in addition, refers all questions of law to the trial court for judicial determination.

FOURTH: Denies knowledge or information sufficient to form a belief as to the truth of each and every allegation contained within paragraph "4" of Plaintiff's Complaint, and in addition, refers all questions of law to the trial court for judicial determination.

FIFTH: Admits the truth of the allegations contained within paragraph "5" of Plaintiff's Complaint.

SIXTH: Admits the truth of the allegations contained within paragraph "6" of Plaintiff's Complaint.

SEVENTH: Denies knowledge or information sufficient to form a belief as to the truth of each and every allegation contained within paragraph "7" of Plaintiff's Complaint, and in addition, refers all questions of law to the trial court for judicial determination.

EIGHTH: Admits the truth of the allegations contained within paragraph "8" of Plaintiff's Complaint.

NINTH: Denies knowledge or information sufficient to form a belief as to the truth of each and every allegation contained within paragraph "9" of Plaintiff's Complaint.

TENTH: Denies knowledge or information sufficient to form a belief as to the truth of each and every allegation contained within paragraph "10" of Plaintiff's

Complaint, and in addition, refers all questions of law to the trial court for judicial determination.

ELEVENTH: Denies knowledge or information sufficient to form a belief as to the truth of each and every allegation contained within paragraph "11" of Plaintiff's Complaint, and in addition, refers all questions of law to the trial court for judicial determination.

TWELFTH: Denies knowledge or information sufficient to form a belief as to the truth of each and every allegation contained within paragraph "12" of Plaintiff's Complaint, and in addition, refers all questions of law to the trial court for judicial determination.

THIRTEENTH: Denies the truth of each and every allegation contained within paragraph "13" of Plaintiff's Complaint.

FOURTEENTH: Denies the truth of each and every allegation contained within paragraph "14" of Plaintiff's Complaint.

FIFTEENTH: Denies knowledge or information sufficient to form a belief as to the truth of each and every allegation contained within paragraph "15" of Plaintiff's Complaint, and in addition, refers all questions of law to the trial court for judicial determination.

SIXTEENTH: Denies the truth of each and every allegation contained within paragraph "16" of Plaintiff's Complaint.

SEVENTEENTH: Denies the truth of each and every allegation contained within paragraph "17" of Plaintiff's Complaint.

EIGHTEENTH: Denies the truth of each and every allegation contained within paragraph "18" of Plaintiff's Complaint.

NINETEENTH: Denies knowledge or information sufficient to form a belief as to the truth of each and every allegation contained within paragraph "19" of Plaintiff's Complaint, and in addition, refers all questions of law to the trial court for judicial determination.

TWENTIETH: Denies knowledge or information sufficient to form a belief as to the truth of each and every allegation contained within paragraph "20" of Plaintiff's Complaint.

TWENTY-FIRST: Denies the truth of each and every allegation contained within paragraph "21" of Plaintiff's Complaint.

TWENTY- SECOND: Denies the truth of each and every allegation contained within paragraph "22" of Plaintiff's Complaint.

TWENTY- THIRD: Denies the truth of each and every allegation contained within paragraph "23" of Plaintiff's Complaint.

TWENTY- FOURTH: Denies the truth of each and every allegation contained within paragraph "24" of Plaintiff's Complaint.

TWENTY-FIFTH: Denies the truth of each and every allegation contained within paragraph "25" of Plaintiff's Complaint.

TWENTY- SIXTH: Denies knowledge or information sufficient to form a belief as to the truth of each and every allegation contained within paragraph "26" of Plaintiff's Complaint, and in addition, refers all questions of law to the trial court for judicial determination.

AS AND FOR ANSWERING DEFENDANT'S FIRST AFFIRMATIVE DEFENSE

Plaintiff's Complaint fails to state a valid cause of action upon which relief may be granted.

AS AND FOR ANSWERING DEFENDANT'S SECOND AFFIRMATIVE DEFENSE

The Plaintiff's Complaint is not supported by documentary evidence.

AS AND FOR ANSWERING DEFENDANT'S THIRD AFFIRMATIVE DEFENSE

Upon information and belief, the causes of action asserted in the Plaintiff's Complaint against the Answering Defendant are barred in whole or in part by the doctrine of estoppel.

AS AND FOR ANSWERING DEFENDANT'S FOURTH AFFIRMATIVE DEFENSE

If Plaintiff has incurred any damages herein, which claim is expressly denied, such damages are the result of his own culpable conduct.

AS AND FOR ANSWERING DEFENDANT'S <u>FIFTH AFFIRMATIVE DEFENSE</u>

Defendant did not violate, in whole or in part, any provision of the FDCPA.

AS AND FOR ANSWERING DEFENDANT'S SIXTH AFFIRMATIVE DEFENSE

To the extent a violation of any provision of 15 USC §1692 occurred, which violation is expressly denied, such violation was the result of acts of non-agents, or agents acting outside the scope of their authority.

AS AND FOR ANSWERING DEFENDANT'S SEVENTH AFFIRMATIVE DEFENSE

The instant action is barred by the expiration of the applicable statute of limitations.

AS AND FOR ANSWERING DEFENDANT'S EIGHTH AFFIRMATIVE DEFENSE

Plaintiff are precluded by the doctrine of waiver and estoppel.

AS AND FOR ANSWERING DEFENDANT'S NINTH AFFIRMATIVE DEFENSE

Plaintiff has failed to mitigate his damages.

WHEREFORE, Answering Defendant COHEN & SLAMOWITZ, LLP, respectfully requests that this Court enter judgment herein dismissing Plaintiff's claims against them in its entirety, together with such other, further and different relief as this Court deems just and proper.

Dated: New York, New York October 20, 2011

Respectfully Yours,

LITTLETON, JOYCE, UGHETTA, PARK & KELLY LLP

By:____

Wendy B. Shepps (WS1207) Attorneys for Defendant COHEN & SLAMOWITZ, LLP 39 Broadway, 34th Floor New York, New York 10006 (212) 404-5777

Sent Hey

File No.: 07883.00060

TO: Shimshon Wexler

Attorneys for Plaintiff
2710 Broadway, 2nd Floor
New York, New York 10025

CERTIFICATE OF SERVICE

I, Wendy B. Shepps, hereby certify that on October 20, 2011, I electronically filed the foregoing Answer with the Clerk of the District Court using its CM/ECF system which would then electronically notify, The Law Offices of Shimshon Wexler, P.C. counsel for the Plaintiff.

Wendy B. Shepps (WS 1207)

Dentilleyer